August Special	
25 BPS	All CES

Wholesale Ratesheet

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Product Matrix

Effective Date: Mon, August - 3 - 2026

Base Price

30 Day Lock

Rate	Full Doc	Alt Doc	DSCR
7.250	98.625	98.125	
7.375	99.250	98.750	
7.499	99.875	99.375	
7.625	100.313	99.813	
7.750	100.750	100.250	
7.875	101.188	100.688	
7.999	101.594	101.094	
8.125	102.000	101.500	
8.250	102.406	101.906	
8.375	102.781	102.281	
8.499	103.156	102.656	99.900
8.625	103.531	103.031	100.150
8.750	103.844	103.344	100.400
8.875	104.156	103.656	100.650
8.999	104.469	103.969	100.900
9.125	104.781	104.281	101.150
9.250	105.094	104.594	101.400
9.375	105.375	104.875	101.650
9.499	105.656	105.156	101.900
9.625	105.938	105.438	102.150
9.750	106.125	105.625	102.400
9.875	106.313	105.813	102.650
9.999	106.500	106.000	102.900
10.125	106.688	106.188	103.150
10.250	106.875	106.375	103.400
10.375	107.063	106.563	103.650
10.499	107.250	106.750	104.150
10.625	107.438	106.938	104.650
10.750	107.625	107.125	105.150
10.875	107.813	107.313	105.650
10.999	108.000	107.500	105.900
11.125	108.188	107.688	106.150
11.250	108.375	107.875	106.400
11.375	108.563	108.063	106.650
11.499	108.750	108.250	106.900
11.625	108.938	108.438	107.150
11.750	109.125	108.625	107.400
11.875	109.313	108.813	107.650
11.999	109.500	109.000	107.900
12.125	109.688	109.188	108.150

Lock Days	LLPA
15 Day	0.000
30 Day	0.000
45 Day	(0.500)

Closed End Seconds

FICO/HCLTV Price Adjustments

	HCLTV 00.01-50	HCLTV 50.01-55	HCLTV 55.01-60	HCLTV 60.01-65	HCLTV 65.01-70	HCLTV 70.01-75	HCLTV 75.01-80	HCLTV 80.01-85	HCLTV 85.01-90
≥ 800	1.000	0.250	0.125	(0.125)	(0.250)	(0.750)	(1.125)	(3.000)	(5.000)
780 - 799	0.875	0.125	(0.125)	(0.250)	(0.375)	(1.000)	(1.375)	(3.250)	(5.500)
760 - 779	0.750	(0.125)	(0.250)	(0.375)	(0.625)	(1.375)	(1.625)	(3.750)	(6.250)
740 - 759	0.500	(0.250)	(0.375)	(0.625)	(1.125)	(1.625)	(2.250)	(4.750)	(7.500)
720 - 739	0.250	(0.375)	(0.875)	(1.125)	(1.500)	(2.000)	(3.000)	(6.000)	(9.250)
700 - 719	(0.375)	(1.000)	(1.500)	(2.000)	(2.375)	(3.000)	(4.500)	(7.250)	(10.500)
680 - 699	(2.000)	(2.250)	(2.750)	(3.250)	(3.625)	(4.250)	(6.750)	(9.000)	
660 - 679	(3.000)	(3.250)	(3.750)	(4.250)	(4.625)	(5.750)	(7.750)		

Loan Level Pricing Adjustments

	HCLTV 00.01-50	HCLTV 50.01-55	HCLTV 55.01-60	HCLTV 60.01-65	HCLTV 65.01-70	HCLTV 70.01-75	HCLTV 75.01-80	HCLTV 80.01-85	HCLTV 85.01-90
Loan Program									
Standalone Second	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Concurrent Second	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)
Income Doc Type									
Select Full Doc	0.750	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA
P&L w/Bk Stmt	(0.500)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.000)
Asset Utilization	(0.500)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.000)
1099 Only	(0.500)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	NA
WVOE Only	(0.500)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	NA
DSCR - STR	(0.500)	(1.000)	(1.000)	(1.000)	(1.000)	(2.000)	NA	NA	NA
Occupancy									
Investment Property (Non-DSCR)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	NA
Second Home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.500)	(1.500)	NA
Loan Amount									
$75,000-$100,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(1.000)
$100,001-$125,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	0.000
$125,001-$150,000	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
$150,001-$350,000	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
$350,001-$500,000	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
$500,001-$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Debt to Income Ratio									
DTI 00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DTI 43.01-45	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.750)	(0.750)
DTI 45.01-50	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(1.000)	(1.000)	NA	NA
Citizenship/Tax Status									
ITIN	(3.000)	(3.000)	(3.000)	(3.000)	(3.500)	(3.500)	NA	NA	NA
Foreign National with Fico	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	NA	NA	NA
Property Type/Units									
2 Units	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	NA	NA	NA
3-4 Units	(0.500)	(0.500)	(0.500)	(1.000)	(1.000)	(1.000)	NA	NA	NA
Warrantable Condo	0.000	(0.125)	(0.125)	(0.250)	(0.250)	(0.500)	(0.500)	NA	NA

Extensions

Extension Cost
2 bps / day
Current lock extension costs/policies apply to all active locks, regardless of lock date.
All 45 day locks are at a 50bp cost and are not eligible for lock extensions

Underwriting Fees

Click Here
No Underwriting Fee Buyout Allowed

Price Calculator

Interest Rate →	Choose a Selection	Reset
LTV Range	Choose a Selection	
FICO Range	Choose a Selection	0.000
Loan Program	Choose a Selection	0.000
Doc Type	Choose a Selection	0.000
Additional Adjustments	Choose a Selection	0.000
Citizenships	Choose a Selection	0.000
DTI	Choose a Selection	0.000
Loan Balance	Choose a Selection	0.000
Occupancy	Choose a Selection	0.000
Property Type	Choose a Selection	0.000
Loan Term	30YR Fixed	0.000
State	Choose a Selection	0.000
Credit Event	Choose a Selection	0.000
Housing History	Choose a Selection	0.000
Lock Term	30 Day	0.000
	Not Applicable	FALSE
Total LLPA		**0.000**
Gross Rate Sheet Price (Prior to LLPAs)		#N/A
Net Price: Rate Sheet - LLPA (Prior to Min/Max YSP)		Minimum Rate
Max YSP		0.000
Final Price →		**#N/A**

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MANUAL LPC CALCULATOR

Loan amount	$175,000.00	
LPC %	2.250	$3,937.50
LPC Flat Fee	$100.00	0.057
Total LPC LLPA	2.307	
Final Price AFTER LPC →	**#N/A**	

****YSP allowed up to 102.000, may be paid to borrower on all Loans, or to Broker on Business Purpose Loans only***
****YSP & Lender Credit are not Applicable to DSCR 5-8 Unit***

Calculator does not verify eligibility.
Please use in conjunction with product matrix.

Max Price		Loan Term	
Max Price	102.000	30YR Fixed	0.000
Max Rate (CA)	12.250	20YR Fixed	0.125
NC Floor Price	99.750	10YR Fixed	0.125